IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit Examiner

Examiner Serial No.

Filed Inventor : Herewith

Inventor Title : Alexandre Rado

SECURE PAYMENT

SYSTEM ALLOWING SELECTION OF

ANY PAYABLE

: AMOUNT

22469

Docket No.: 1006-02 Confirmation No.:

Dated: January 22, 2002

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents Washington, DC 20231

Sir:

We submit herewith the usual Form PTO-1449 together with copies of publications listed therein. A copy of the International Search Report is enclosed. They are submitted to comply with the Applicants' duty of disclosure under 37 C.F.R. §1.56 and are believed related to this application.

We are submitting this in the spirit of voluntary disclosure and look forward with interest to the Examiner's action at an early date on the merits of the case.

It is accordingly requested that the Information Disclosure Statement be officially entered in the file of this case and that appropriate notification be made that it was considered in the prosecution of the case.

Respectfully submitted,

T. Daniel Christenbury Reg. No. 31,750 Attorney for Applicants

TDC:lh

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